


MAY 19 2008

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Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED

: JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION
HISTORY INFORMATION, ACCOUNT HISTORY
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP

: 3687

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A. Rudy
2/18/09

RESPONSE TO OFFICE ACTION AND REQUEST FOR RECONSIDERATION

Sir:

This is a Response To Office Action And Request For
Reconsideration in response to the Office Action, mailed May
5, 2008, wherein the Examiner rejected Claims 43-54 and 57-61